

Debtor Vansteen Reneass BennettCase Number 18-05492-dd**Fill in this information to identify your case:**Debtor 1 Vansteen Reneass Bennett  
First Name Middle Name Last NameDebtor 2 \_\_\_\_\_  
First Name Middle Name Last NameLast four digits of social security number: 4993

Last four digits of social security number: \_\_\_\_\_

106 Robinson Court  
Gaston, SC 29053

\_\_\_\_ Check if this is a modified plan, and list below the sections of the plan that have been changed.

\_\_\_\_ Pre-confirmation modification

\_\_\_\_ Post-confirmation modification

**District of South Carolina****Chapter 13 Plan**

12/17

**Part 1: Notices****To Debtors:** This form sets out options that may be appropriate in some cases, but the presence of an option on the form does not indicate that the option is appropriate in your circumstances. Plans that do not comply with the Bankruptcy Code, the Federal Rules of Bankruptcy Procedure, this Court's local rules, and judicial rulings may not be confirmable.*In the following notice to creditors, you must check each box that applies.***To Creditors:** Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated.

You should read this plan carefully and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one. Failure to object may constitute an implied acceptance of and consent to the relief requested in this document.

If you oppose the plan's treatment of your claim or any provision of this plan, you or your attorney must file an objection to confirmation at least 7 days before the date set for the hearing on confirmation, unless otherwise ordered by the Bankruptcy Court. The Bankruptcy Court may confirm this plan without further notice if no objection to confirmation is filed. See Bankruptcy Rule 3015. In addition, pursuant to Federal Rule of Bankruptcy Procedure 3002, you must file a timely proof of claim in order to be paid under any plan. Confirmation of this plan does not bar a party in interest from objecting to a claim.

The following matters may be of particular importance. **Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as "Not Included" or if both boxes are checked, the provision will be ineffective if set out later in the plan.**

1.1	A limit on the amount of a secured claim, set out in Section 3.2, which may result in a partial payment or no payment at all to the secured creditor	____ Included	<u>x</u> Not included
1.2	Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section 3.4	<u>x</u> Included	____ Not included
1.3	Nonstandard provisions, set out in Part 8	____ Included	<u>x</u> Not included
1.4	Conduit Mortgage Payments: ongoing mortgage payments made by the trustee through plan, set out in Section 3.1(c) and in Part 8	____ Included	<u>x</u> Not included

**Part 2: Plan Payments and Length of Plan****2.1** The debtor submits to the supervision and control of the trustee all or such portion of future earnings or other future income as is necessary for the execution of the plan.

Unless all allowed claims (other than long-term claims) are fully paid pursuant to the plan, the debtor will make regular payments to the trustee as follows:

\$390.00 per month for sixty (60) months

Debtor Vansteen Reneass Bennett

Case Number 18-05492-dd

The debtor and trustee may stipulate to a higher payment in order to provide adequate funding of the plan without the necessity of a modification to the plan. The stipulation is effective upon filing with the Court.

Additional monthly payments will be made to the extent necessary to make the payments to creditors specified in this plan.

**2.2 Regular payments to the trustee will be made from future income in the following manner:**

*Check all that apply.*

- ☐ The debtor will make payments pursuant to a payroll deduction order.
- ☒ The debtor will make payments directly to the trustee.
- Other (specify method of payment ): \_\_\_\_\_

**2.3 Income tax refunds.**

*Check one.*

- ☒ The debtor will retain any income tax refunds received during the plan term.
- The debtor will treat income tax refunds as follows:

\_\_\_\_\_

\_\_\_\_\_

**2.4 Additional payments.**

*Check one.*

- ☒ **None.** If "None" is checked, the rest of § 2.4 need not be completed or reproduced.

**Treatment of Secured Claims**

To receive a distribution from the trustee, a proof of claim, including adequate supporting documentation and filed in compliance with Official Rules and Forms, must be filed with the Court. For purposes of plan distribution, a claim shall be treated as provided for in a confirmed plan. However, if a claim is treated as secured in a confirmed plan and the affected creditor elects to file an unsecured claim, such claim, unless timely amended, shall be treated as unsecured for purposes of plan distribution. Any creditor holding a claim secured by property that is removed from the protection of the automatic stay by order, surrender, or through operation of the plan will receive no further distribution from the chapter 13 trustee on account of any secured claim. This provision also applies to creditors who may claim an interest in, or lien on, property that is removed from the protection of the automatic stay by another lienholder or released to another lienholder, unless the Court orders otherwise, but does not apply if the sole reason for its application arises under 11 U.S.C. § 362(c)(3) or (c)(4). Any funds that would have otherwise been paid to a creditor, but pursuant to these provisions will not be paid, will be distributed according to the remaining terms of the plan. Any creditor affected by these provisions and who has filed a timely proof of claim may file an itemized proof of claim for any unsecured deficiency within a reasonable time after the removal of the property from the protection of the automatic stay. Secured creditors that will be paid directly by the debtor may continue sending standard payment and escrow notices, payment coupons, or inquiries about insurance, and such action will not be considered a violation of the automatic stay.

**3.1 Maintenance of payments and cure or waiver of default, if any.**

*Check all that apply. Only relevant sections need to be reproduced.*

- ☒ **None.** If "None" is checked, the rest of § 3.1 need not be completed or reproduced.

**3.1(a)** The debtor is not in default and will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. These payments will be disbursed directly by the debtor.

**Name of Creditor**

**Collateral**

\_\_\_\_\_

\_\_\_\_\_

**3.1(b)** The debtor is in default and will maintain the current contractual installment payments on the secured claims listed below, with any changes required by the applicable contract and noticed in conformity with any applicable rules. The arrearage payments will be disbursed by the trustee, with interest, if any, at the rate stated. The trustee shall pay the arrearage as stated in the creditor's allowed claim or as otherwise ordered by the Court.

Debtor Vansteen Reneass Bennett

Case Number 18-05492-dd

Name of Creditor	Collateral	Estimated amount of arrearage	Interest rate on arrearage (if applicable)	Monthly plan payment on arrearage
_____	_____	\$ _____	_____ %	\$ _____
		Includes amounts accrued through the [Month/Year]		[ payment] (or more)

**3.1(c)** The debtor elects to make post-petition mortgage payments to the trustee for payment through the Chapter 13 Plan in accordance with the Operating Order of the Judge assigned to this case and as provided in Section 8.1. In the event of a conflict between this document and the Operating Order, the terms of the Operating Order control.

**3.1(d)** The debtor proposes to engage in loss mitigation efforts with \_\_\_\_\_ according to the applicable guidelines or procedures of the Judge assigned to this case. Refer to section 8.1 for any nonstandard provisions, if applicable.

**3.1(e) Other.** A secured claim is treated as set forth in section 8.1. This provision will be effective only if the applicable box in Section 1.3 of this plan is checked and a treatment is provided in Section 8.1.

**3.2 Request for valuation of security and modification of undersecured claims.**

☒ **None.** If "None" is checked, the rest of § 3.2 need not be completed or reproduced.  
*The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.*

(Or more)

**3.3 Other secured claims excluded from 11 U.S.C. § 506 and not otherwise addressed herein.**

Check one.

**None.** If "None" is checked, the rest of § 3.3 need not be completed or reproduced.

☒ The claims listed below are being paid in full without valuation or lien avoidance.

These claims will be paid in full under the plan with interest at the rate stated below. These payments will be disbursed either by the trustee or directly by the debtor, as specified below. Holders of secured claims shall retain liens to the extent provided by 11 U.S.C. § 1325(a)(5)(B)(i). Secured creditors paid the full secured claim provided for by this plan shall satisfy any liens within a reasonable time.

Name of creditor	Collateral	Estimated amount of claim	Interest rate	Estimated monthly payment to creditor
<u>Carolina Acceptance LLC</u>	<u>2012 Dodge Challenger</u>	<u>\$ 15122.69</u>	<u>6</u> %	<u>\$ 293.00</u>
				(or more)
				Disbursed by
				<u>X</u> Trustee
				<u>  </u> Debtor

Insert additional claims as needed.

**3.4 Lien avoidance.**

Check one.

**None.** If "None" is checked, the rest of § 3.4 need not be completed or reproduced.

*The remainder of this paragraph will be effective only if the applicable box in Part 1 of this plan is checked.*

Choose the appropriate form for lien avoidance.

Name of creditor and	Estimated	Total of all	Applicable	Value of	Amount of	Amount of lien
District of South Carolina Effective December 1, 2017		Chapter 13 Plan				



Debtor Vansteen Reneass BennettCase Number 18-05492-dd

description of property	amount of lien	senior/unavoidable	Exemption and	debtor's	lien not avoided	avoided
securing lien		liens	Code Section	interest in	(to be paid in 3.2	
				property	above)	
<u>Lenders Loans</u>	<u>\$1590.00</u>	<u>\$N/A</u>	<u>\$4725.00</u>	<u>\$3890.00</u>	<u>\$0.00</u>	<u>All</u>
Misc. HHG			S.C. Code Ann. § 15-41-30(A)(3)			
<u>Lendmark Financial</u>	<u>\$1915.58</u>	<u>\$N/A</u>	<u>\$4725.00</u>	<u>\$3890.00</u>	<u>\$0.00</u>	<u>All</u>
Misc. HHG			S.C. Code Ann. § 15-41-30(A)(3)			
<u>Regional Finance</u>	<u>\$3143.11</u>	<u>\$N/A</u>	<u>\$4725.00</u>	<u>\$3890.00</u>	<u>\$0.00</u>	<u>All</u>
Misc. HHG			S.C. Code Ann. § 15-41-30(A)(3)			
<u>Sunbelt Credit</u>	<u>\$2040.00</u>	<u>\$N/A</u>	<u>\$4725.00</u>	<u>\$3890.00</u>	<u>\$0.00</u>	<u>All</u>
Misc. HHG			S.C. Code Ann. § 15-41-30(A)(3)			

*Use this form for avoidance of liens on co-owned property only.*

*Insert additional claims as needed.*

### 3.5 Surrender of collateral.

*Check one.*

**None.** *If "None" is checked, the rest of § 3.5 need not be completed or reproduced.*

Name of Creditor	Collateral
Auto Money Title Loan	2005 Mazda 3

*Insert additional claims as needed.*

## Treatment of Fees and Priority Claims

### 4.1 General

The debtor shall pay all post-petition priority obligations, including but not limited to taxes and post-petition domestic support, and pay regular payments on assumed executory contracts or leases, directly to the holder of the claim as the obligations come due, unless otherwise ordered by the Court. Trustee's fees and all allowed priority claims, including domestic support obligations other than those treated in § 4.5, will be paid in full without postpetition interest.

### 4.2 Trustee's fees

Trustee's fees are governed by statute and may change during the course of the case.

Debtor Vansteen Reneass BennettCase Number 18-05492-dd**4.3 Attorney's fees**

- a. The debtor and the debtor's attorney have agreed to an attorney's fee for the services identified in the Rule 2016(b) disclosure statement filed in this case. Fees entitled to be paid through the plan and any supplemental fees as approved by the Court shall be disbursed by the trustee as follows: Following confirmation of the plan and unless the Court orders otherwise, the trustee shall disburse a dollar amount consistent with the Judge's guidelines to the attorney from the initial disbursement. Thereafter, the balance of the attorney's compensation as allowed by the Court shall be paid, to the extent then due, with all funds remaining each month after payment of trustee fees, allowed secured claims and pre-petition arrearages on domestic support obligations. In instances where an attorney assumes representation in a pending *pro se* case and a plan is confirmed, a separate order may be entered by the Court, without further notice, which allows for the payment of a portion of the attorney's fees in advance of payments to creditors.
- b. If, as an alternative to the above treatment, the debtor's attorney has received a retainer and cost advance and agreed to file fee applications for compensation and expenses in this case pursuant to 11 U.S.C. § 330, the retainer and cost advance shall be held in trust until fees and expense reimbursements are approved by the Court. Prior to the filing of this case, the attorney has received \$\_\_\_\_\_ and for plan confirmation purposes only, the fees and expenses of counsel are estimated at \$\_\_\_\_\_ or less.

**4.4 Priority claims other than attorney's fees and those treated in § 4.5.***Check one.*

☒ The debtor is unaware of any priority claims at this time. If funds are available, the trustee is authorized to pay on any allowed priority claim without further amendment of the plan.

**Domestic Support Claims.** 11 U.S.C. § 507(a)(1):

- a. Pre-petition arrearages. The trustee shall pay the pre-petition domestic support obligation arrearage to (name of DSO recipient), at the rate of \$\_\_\_\_\_ or more per month until the balance, without interest, is paid in full. *Add additional creditors as needed.*
- b. The debtor shall pay all post-petition domestic support obligations as defined in 11 U.S.C. § 101(14A) on a timely basis directly to the creditor.
- c. Any party entitled to collect child support or alimony under applicable non-bankruptcy law may collect those obligations from property that is not property of the estate or with respect to the withholding of income that is property of the estate or property of the debtor for payment of a domestic support obligation under a judicial or administrative order or a statute.

**Other Priority debt.** The trustee shall pay all remaining pre-petition 11 U.S.C. § 507 priority claims on a *pro rata* basis. If funds are available, the trustee is authorized to pay on any allowed priority claim without further amendment of the plan.

**4.5 Domestic support obligations assigned or owed to a governmental unit and paid less than full amount.***Check one.*

☒ **None.** If "None" is checked, the rest of § 4.5 need not be completed or reproduced.

**Treatment of Nonpriority Unsecured Claims****5.1 Nonpriority unsecured claims not separately classified.** *Check one.*

Allowed nonpriority unsecured claims that are not separately classified will be paid, pro rata by the trustee to the extent that funds are available after payment of all other allowed claims.

- ☒ The debtor estimates payments of less than 100% of claims.  
The debtor proposes payment of 100% of claims.  
The debtor proposes payment of 100% of claims plus interest at the rate of \_\_\_\_%.

**5.2 Maintenance of payments and cure of any default on nonpriority unsecured claims.** *Check one.*

☒ **None.** If "None" is checked, the rest of § 5.2 need not be completed or reproduced.



Debtor Vansteen Reneass BennettCase Number 18-05492-dd**5.3 Other separately classified nonpriority unsecured claims. Check one.**☒ **None.** If "None" is checked, the rest of § 5.3 need not be completed or reproduced.**Executory Contracts and Unexpired Leases****6.1 The executory contracts and unexpired leases listed below are assumed and will be treated as specified. All other executory contracts and unexpired leases are rejected. Check one.**☒ **None.** If "None" is checked, the rest of § 6.1 need not be completed or reproduced.**Vesting of Property of the Estate****7.1 Property of the estate will vest in the debtor as stated below:**

Check the applicable box:

☒ Upon confirmation of the plan, property of the estate will remain property of the estate, but possession of property of the estate shall remain with the debtor. The chapter 13 trustee shall have no responsibility regarding the use or maintenance of property of the estate. The debtor is responsible for protecting the estate from any liability resulting from operation of a business by the debtor. Nothing in the plan is intended to waive or affect adversely any rights of the debtor, the trustee, or party with respect to any causes of action owned by the debtor.☐ **Other.** The debtor is proposing a non-standard provision for vesting, which is set forth in section 8.1. This provision will be effective only if the applicable box in Section 1.3 of this plan is checked and a proposal for vesting is provided in Section 8.1.**Nonstandard Plan Provisions****8.1 Check "None" or List Nonstandard Plan Provisions**☒ **None.** If "None" is checked, the rest of Part 8 need not be completed or reproduced.

Under Bankruptcy Rule 3015(c), nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in this form or deviating from it. Nonstandard provisions set out elsewhere in this plan are ineffective.

**8.1 (a) Mortgage payments to be disbursed by the Trustee ("Conduit"):**

Mortgage payments, including pre-petition arrears, will be paid and cured by the Trustee as follows:

Name of Creditor	Description of Collateral (note if principal residence; include county tax map number and complete street address)	Current installment payment (ongoing payment amount) *	Monthly payment to cure GAP ** (post-petition mortgage payments for the two (2) months immediately following the event beginning conduit)	Estimated amount of PRE-PETITION ARREARAGE** (including the month of filing or conversion)*	Monthly payment on pre-petition arrearage
		Escrow for taxes: <input type="checkbox"/> Yes <input type="checkbox"/> No  Escrow for insurance: <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$ Or more	\$	\$ Or more

Debtor Vansteen Reneass Bennett

Case Number 18-05492-dd

		\$ Escrow for taxes: <input type="checkbox"/> Yes <input type="checkbox"/> No  Escrow for insurance: <input type="checkbox"/> Yes <input type="checkbox"/> No	\$ Or more	\$	\$ Or more
--	--	--	---------------	----	---------------

\* Unless otherwise ordered by the court, the amounts listed on a compliant proof of claim or a Notice filed under FRBP 3002(c) control over any contrary amounts above, and any Notice of Payment Change that might be filed to amend the ongoing monthly payment amount.

\*\* The Gap will be calculated from the payment amounts reflected in the Official Form 410A Mortgage Proof of Claim Attachment and any Notice of Payment Change that might be filed to amend the monthly payment amount, but should not be included in the prepetition arrears amount.

**All payments due to the Mortgage Creditor as described in any allowed Notice of Post-petition Mortgage Fees, Expenses, and Charges under F.R.B.P. 3002.1, filed with the Court, will be paid by the Trustee, on a pro rata basis as funds are available. See the Operating Order of the Judge assigned to this case.**

Once the trustee has filed a Notice of Final Cure under F.R.B.P. 3002.1(f), the debtor shall be directly responsible for ongoing mortgage payments and any further post-petition fees and charges.

**Signature(s)**

**9.1 Signatures of the debtor and the debtor's attorney.**

*The debtor and the attorney for the debtor, if any, must sign below.*

X /s/ Vansteen Reneass Bennett

Vansteen Reneass Bennett

Executed on 11/20//2018  
MM/DD/YYYY

X \_\_\_\_\_

Executed on \_\_\_\_\_  
MM / DD/ YYYY

X /s/ Thomas M. Fryar

Thomas M. Fryar DCID#4439  
Drose Law Firm  
PO Box 8574  
Columbia, SC 29202  
803-779-5365; 843-620-1035 fax  
[firmd@bellsouth.net](mailto:firmd@bellsouth.net)

Date 11/20/2018  
MM / DD / YYYY

By filing this document, the debtor, if not represented by an attorney, or the debtor and the attorney for the debtor certify(ies) that this Chapter 13 plan contains no nonstandard provision other than those set out in Part 8.



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF SOUTH CAROLINA

IN RE: )  
 ) CASE NO: 18-05492-dd  
Vansteen Reneass Bennett )  
aka Vansteen R. Bennett ) CHAPTER 13  
106 Robinson Court )  
Gaston, SC 29053 ) CERTIFICATE OF SERVICE  
 )  
Last four digits of Soc. Sec. # 4993 )  
Last four digits of Soc. Sec. # )  
Debtor(s) )

I HEREBY CERTIFY that I have served a copy of the attached Chapter 13 Plan for the above listed debtor to the creditors and/or parties in interest as listed on the attached matrix/list(s)/sheets, by means of first class United States mail. This service occurred on November 21, 2018.

/s/ Thomas M. Fryar  
Thomas M. Fryar  
Federal District ID # 4439  
Attorney for the Debtors  
Drose Law Firm  
PO Box 8574  
Columbia, SC 29201  
(803) 779-5365  
Fax (843) 620-1035  
E-mail: firmd@bellsouth.net

**Columbia, South Carolina**  
**Dated:** November 21, 2018



Label Matrix for local noticing  
0420-3  
Case 18-05492-dd  
District of South Carolina  
Columbia  
Wed Nov 21 10:22:37 EST 2018

AUTO MONEY TITLE LOAN  
2009 BROAD RIVER ROAD  
Columbia SC 29210-7006

(p)AMERICREDIT FINANCIAL SERVICES DBA GM FINAN  
PO BOX 183853  
ARLINGTON TX 76096-3853

Vansteen Reneass Bennett  
106 Robinson Court  
Gaston, SC 29053-9134

CAROLINA ACCEPTANCE LLC  
1400 BLUFF ROAD  
SUITE A  
Columbia SC 29201-4810

Thomas M. Fryar  
Drose Law Firm  
PO Box 8574  
Columbia, SC 29202-8574

LENDERS LOANS  
1102 WASHINGTON STREET  
Columbia SC 29201-3215

LENDMARK FINANCIAL  
102 DREHER ROAD  
West Columbia SC 29169-4502

LEXINGTON COUNTY TAX COLLECTOR  
212 SOUTH LAKE DRIVE  
SUITE 201  
Lexington SC 29072-3495

REGIONAL FINANCE  
509 12TH STREET  
West Columbia SC 29169-6334

REGIONAL MANAGEMENT CORP.  
979 BATESVILLE RD.  
SUITE B  
GREER, SC 29651-6819

(p)SECURITY FINANCE CENTRAL BANKRUPTCY  
P O BOX 1893  
SPARTANBURG SC 29304-1893

Pamela Simmons-Beasley  
250 Berryhill Road  
Suite 402  
Columbia, SC 29210-6466

US Trustee's Office  
Strom Thurmond Federal Building  
1835 Assembly Street  
Suite 953  
Columbia, SC 29201-2448 .

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4).

AmeriCredit Financial Services, Inc.  
dba GM Financial  
P O Box 183853  
Arlington, TX 76096

SUNBELT CREDIT  
5114 FAIRFIELD ROAD  
Columbia SC 29203

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(d)Pamela Simmons-Beasley  
250 Berryhill Road  
Suite 402  
Columbia, SC 29210-6466

End of Label Matrix  
Mailable recipients 13  
Bypassed recipients 1  
Total 14